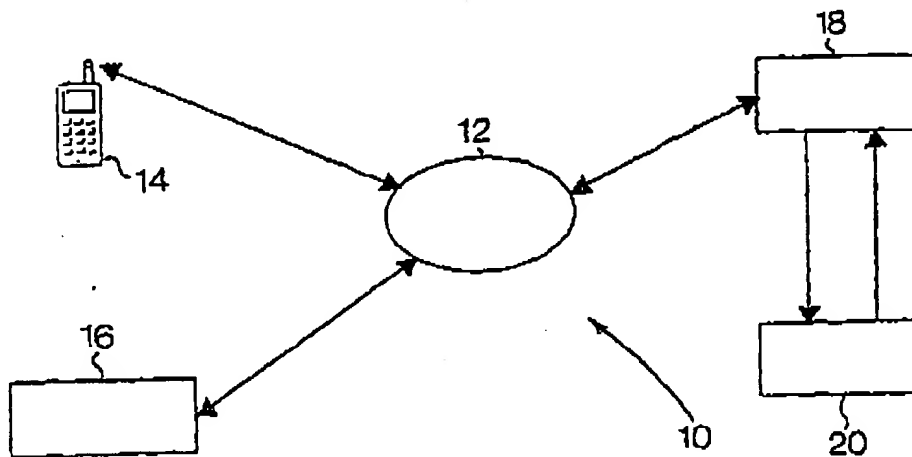


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(54) Title: **A METHOD OF CONDUCTING FINANCIAL TRANSACTIONS**

(57) Abstract

A method of conducting real time, on-line financial transactions includes operating at least one communication network (12) which can communicate with first and second communication devices (14, 16) having first and second electronic addresses respectively, the communication network (12) being in communication with one or more databases (20) which contain details of first and second accounts, receiving information from the first communication device (14), which information includes details of transfer to be made into the second account from the first account, communicating a signal to interrogate the first account to determine if the transfer can be made, and if the transfer can be made, debiting the first account with the amount of the transfer, and crediting the second account with the amount of the transfer.